



PATENT  
Attorney Docket No.. 47004.000040

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of :

Kevin BOYLE, et al

Serial No.: 09/325,536

Filed: June 4, 1999

Group Art Unit: 3625

Examiner: Forest Thompson, Jr.

For: CREDIT INSTRUMENT AND SYSTEM WITH AUTOMATED PAYMENT OF  
CLUB, MERCHANT, AND SERVICE PROVIDER FEES

AMENDMENT UNDER 37 C.F.R. § 1.116

Under Secretary of Commerce for Intellectual Property  
and Director of the United States Patent and Trademark Office  
Washington, D.C. 20231

Sir:

In response to the Final Office Action of October 16, 2002, please amend the above-  
application as follows.

IN THE CLAIMS:

Please amend claims 1, 5, 13, 17, and 21 as shown below in accordance with 37 C.F.R.  
§ 1.121. Please cancel claim 4, without prejudice or disclaimer to the subject matter therein.